

UNITED STATES DISTRICT COURT
IN THE WESTERN COURT OF NEVADA

RHNETTA BELCHER, in Proper Person
Plaintiff

-v-

2:12-cv-2008-LRH-GWF

GM FINANCIAL, FINANCIAL SERVICE
DEFENDANT,

COMPLAINT

Rhenetta Belcher, hereby sues DEFENDANT, GM FINANCIAL, FINANCIAL SERVICES

PRELIMINARY STATEMENT

1. This is an action for damages brought for damages for violations of the Fair Debt Collections Practices Act (FCPA) 15 U.S.C. §1692 et seq.

JURISDICTION AND VENUE

2. The jurisdiction of this Court is conferred by 15 U.S.C. §1681p.
3. Venue is proper in this District Court pursuant to 28 U.S.C. §1391b.
4. Plaintiff, Rhenetta Belcher, is a natural person and is a resident of the State of Nevada.
5. Defendant, GM FINANCIAL, FINANCIAL is a Delaware corporation, and is authorized to do business in Nevada.
6. All conditions precedent to the bringing of this action have been performed, waived or executed.

FACTUAL ALLEGATIONS

7. Plaintiff found, Defendant's GM FINANCIAL and is Authorized Agents to blatantly violate FDCPA, 15 U.S.C. § 1692 et seq .

COUNT 1

8. Plaintiff found, Defendant's Authorized Agents to arrive at domicile prior to 8:00 a.m. between February - March 2012. FDCPA, 15 U.S.C. § 1692ca1.

9. Communicated to third parties regarding the debt without authorization FDCPA, 15 U.S.C. § 1692c. **Exhibit A**

10. Harassed Plaintiff's Daughter and told her they will break in and take the vehicle out of the garage FDCPA, 15 U.S.C § 1692a and d.

11. Told Plaintiff's Daughter in from of Plaintiff's Grandchildren they would have Plaintiff arrested for car theft. FDCPA, 15 U.S.C.

12. Plaintiff sent a notice to GM FINANCIAL, FINANCIAL SERVICES of their violation of the FDCPA on August 19, 2012 Certified mail #7008-1300-0000-6707-0140 and on September 10, 2012. Plaintiff faxed 817-302-7897, 877-999-7088 customer services fax lines then again faxed on October 31, 2012 to LORENZO NUNEZ, REGULATORY COMPLIANCE/LEGAL DEPARTMENT, 4001 EMARCADERO, SUITE 100, ARLINGTON, TEXAS, 76014 in an effort to mitigate damages and reach a settlement for their violation of FDCPA Plaintiff sought remedy before taking civil action against them. Plaintiff was not able to settle this matter with defendant prior to litigation.

13. At no time did Plaintiff give consent for GM FINANCIAL, FINANCIAL SERVICES or their Authorized Representatives to question Third Party Individuals in regards to this debt 15 U.S.C § 1692c.

14. The actions of Defendant was a willful violation of FDCPA, 15 U.S.C § 1692 and an egregious violation of Plaintiff's rights.

WHEREFORE, Plaintiff demands judgment for damages against Defendant, GM FINANCIAL, FINANCIAL SERVICES for statutory damages of \$1,000.00 each, any attorney's fees, and costs pursuant to 15 U.S.C. § 1681n.

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DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury of all triable issues as a matter of law.

Respectfully submitted,

Dated: November 26th, 2012

By 

Rhenetta Belcher in Proper
Person
c/o 6170 East Sahara Ave
1032
Las Vegas, Nevada 89142